

FLAGSTAR BANK FSB

	CPP Disbursement Date 01/30/2009	Cert 32541	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$13,623	\$14,069	3.3%		
Loans	\$10,199	\$10,621	4.1%		
Construction & development	\$199	\$57	-71.2%		
Closed-end 1-4 family residential	\$6,979	\$7,368	5.6%		
Home equity	\$226	\$184	-18.3%		
Credit card	\$0	\$0			
Other consumer	\$66	\$41	-37.3%		
Commercial & Industrial	\$1,502	\$578	-61.5%		
Commercial real estate	\$867	\$692	-20.1%		
Unused commitments	\$6,701	\$1,480	-77.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$481	\$0	-100.0%		
Asset-backed securities	\$0	\$91			
Other securities	\$0	\$93			
Cash & balances due	\$731	\$953	30.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$15,310			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$15,611			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$12,365	\$12,704	2.7%		
Deposits	\$7,803	\$8,771	12.4%		
Total other borrowings	\$4,071	\$3,252	-20.1%		
FHLB advances	\$0	\$3,180			
Equity					
Equity capital at quarter end	\$1,258	\$1,365	8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	9.3%	--		
Tier 1 risk based capital ratio	15.4%	15.9%	--		
Total risk based capital ratio	16.6%	17.2%	--		
Return on equity ¹	-21.9%	-23.5%	--		
Return on assets ¹	-2.1%	-2.3%	--		
Net interest margin ¹	2.8%	2.6%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	12.9%	20.5%	--		
Loss provision to net charge-offs (qtr)	65.7%	100.0%	--		
Net charge-offs to average loans and leases ¹	3.8%	1.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	10.9%	5.7%	2.5%	1.2%	--
Closed-end 1-4 family residential	25.5%	19.0%	1.0%	0.5%	--
Home equity	2.7%	1.7%	2.3%	2.6%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.9%	0.4%	1.3%	2.3%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.6%	--
Commercial real estate	6.5%	11.9%	1.3%	1.5%	--
Total loans	18.4%	14.0%	1.0%	0.6%	--